SUBJECTS.

of paddy lands and that therefore the people of the village parts had to borrow money at exorbitant rates for agricultural purposes. The scope of the Regulation should be extended in such a way as to include the purchase of cattle and seed and other things used for cultivation and to afford greater facilities to the ryots in the way of getting loans from the Government. In his opinion, a time limit should be fixed in disposing of applications for loans, and the enquiry should be entrusted to Agricultural officers, as the Tahsildars took a long time to enquire and report on the applications. The Member in conclusion said that they were waiting for the passing of a Bill in connection with Co-operative Credit Societies, when matters might be rectified.

Dewan's reply.—In that case, it would be better to wait for the legislation.

Opening of an Agricultural Bank at Ambalapuzhai.

Mr. S. Parameswara Menon (Member, Ambalapuzhai taluk) said that the only pursuit in life the people of Ambalapuzhai were destined for by nature, was agriculture, as the greater portion of the taluk was under water for the greater part of the year. But they were much handicapped in agriculture by (1) the want of sufficient capital to fall back on, in case of failure of crops, (2) the absence of a strong and efficient bund at Thottapally to prevent the inrush of brackish water from the south, and (3) the inundation caused by the overflow of water during the rainy season. The result was a constant failure of crops and the ryots were always at the mercy of the money-lenders, from whom they had to borrow at exorbitant rates of interest. The Member proposed that, if an Agricultural Bank was established in their midst, it would not only relieve the ryots from the hard grip of the money lenders but would also give an impetus to their agricultural pursuits.

Dewan's reply.—Noted.

Co-operative Credit Societies in Travancore.

Mr. S. N. Krishna Iyer, B. A., B. L. (Member, T. I. C. Trivandrum) represented that the agricultural population of the State was in a condition of indebtedness owing to the failure of crops. It was with a view to help the agricultural classes that the Agricultural Improvement Loans Regulation was passed in 1066, but, for all practical purposes, it had been a dead letter, owing to (1) the circuitous procedure that had to be adopted in the matter of granting loans, and (2) the absence of any discretion given to the Tahsildar. The result was that there were only 23 applications during a period of 7 years, and most of these were not disposed of in the year of their presentation. The Member urged that some other measure should be devised to give relief to the agriculturists.

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